

ONLINE SYSTEM FOR MANAGING HEALTH CARE BENEFITS

ABSTRACT

A system for an online health care administration system includes a database, a web server, and a personal computer for the user, connected to the Internet. The browser presents to the user a dynamically generated series of webpages. The content for these webpages is personalized to the user who is logged into the website, and includes information on the benefits package elected by the user/employee. Furthermore, the webpages are personalized based on the benefit package from the employer group to which the user is an employee. In one embodiment, the webpage displays not only content about the plans administered by the plan administrator, but also links to content about plans or other benefits that are not administered by the plan administrator. In one embodiment, a dynamic profile is created for the user/employee. This dynamic profile is used to allow the user to send secure e-mail to a customer service representative at any point after logging in, without requiring the user to provide further authenticating data.